



Order Filed on November 14, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

CHARLES SPECHT dba CHARLES J SPECHT &  
SONS, LLC

Debtor(s).

Case No.: 19-27530 MBK

Adv. No.:

Hearing Date: November 13, 2019

Judge: Honorable Michael B.  
Kaplan

**ORDER VACATING THE AUTOMATIC STAY AS TO REAL PROPERTY AND  
GRANTING PROSPECTIVE RELIEF**

The relief set forth on the following pages is hereby ORDERED.

**DATED: November 14, 2019**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Upon the motion of FEIN, SUCH, KAHN & SHEPARD, P.C. attorneys for the Movant, FEDERAL NATIONAL MORTGAGE ASSOCIATION, under Bankruptcy Code section 362(d) for relief from the automatic stay and providing for prospective relief as to certain real property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more action(s) in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

☒ Real property more fully described as:

42 WEST DORY DRIVE, LITTLE EGG HARBOR, NJ 08087.

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that the Automatic Stay shall not apply to any future filings by the Debtor(s), CHARLES SPECHT dba

CHARLES J SPECHT & SONS, LLC, their successors, and or assigns, as against FEDERAL NATIONAL MORTGAGE ASSOCIATION, its successors, or assigns, to act as a bar on the State Court Proceedings.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The Movant shall serve this Order on the Debtor(s), any trustee and any other party who entered an appearance on the motion.